

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 First Named Inventor : Magruder et al.

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10 Filed : 02-07-2002

Art Unit : 3692

Confirmation Number : 1976

15 Examiner : Maguire, Lindsay

Title : Home Asset Management Account

20 Attorney Docket No. : WELL0027

Date: June 07, 2007

25 Commissioner for Patents
Mail Stop - Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

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Madam:

This is a Response to the non-final Office Action, dated 07 February 2007, for the above-identified patent application. Amendment to the Specification is attached hereto.

35 Amendment to the Claims is attached hereto.

The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.